



TOTAL MERRILL®

# Merrill Lynch E-Contribs for Small Business Retirement Accounts<sup>SM</sup>

**WOULD YOU LIKE AN EASY AND CONVENIENT ELECTRONIC SOLUTION FOR MAKING CONTRIBUTIONS TO YOUR RETIREMENT PLAN ACCOUNTS? DO YOU WANT TO AVOID ADDITIONAL PAPERWORK, CHECKWRITING AND POSTAGE COSTS BY MAKING CONTRIBUTIONS ONLINE?**

Merrill Lynch E-Contribs for Small Business Retirement Accounts enables you to make electronic contributions to employer and employee retirement plan accounts at no additional charge. After establishing your SEP, SIMPLE, BASIC<sup>SM</sup>, or RCMA<sup>®</sup> plan and opening the associated retirement plan accounts you can enroll in the E-Contribs service. Simply log on to our secure, dedicated Web site, enter employee and banking information and begin making contributions. The information you enter will authorize automatic debits from your Merrill Lynch account or an account at another financial institution that you designate. You can use up to seven bank accounts to fund contributions to employer and employees' Merrill Lynch retirement plan accounts.

## FEATURES

### Convenience

- Enjoy an easy enrollment and set-up process
- Contribute to employer and employee retirement plan accounts via the E-Contribs Web site
- Make a contribution any business day of the month
- Contributions made before 2 p.m. ET will be posted the same business day
- Enter your employees' information only once and make updates when necessary
- Gain access to reporting information, including pending, past and rejected contributions
- Keep track of employee work status including hire and termination dates or active and inactive status\*
- Save transactions to be processed at a later time
- Edit or cancel pending transactions

### Administrative Requirements

- Secure internet access
- Account and social security numbers for each employee/plan participant
- Enrollment in the E-contribs service

### BENEFITS

- Provides an electronic solution for making contributions to your business retirement plan accounts at no additional charge

## WHO IT'S FOR

- Business owners who sponsor a retirement plan who are seeking a no cost, electronic solution for making contributions to their retirement plans
- SEP, SIMPLE, BASIC and RCMA accounts are eligible for the service

## WHAT IT DOES

- Provides an easy and convenient way to make contributions online to your retirement plan accounts

- Reduces time spent on administrative duties, providing you with more time to focus on running your business
- Gives you more control over when contributions are made

## GETTING STARTED

To enroll in the service, call the Merrill Lynch E-Contribs Site Administrator at 888-MER-TRIB (637-8742). The Site Administrator will provide you with a login ID and temporary password to access the Merrill Lynch E-Contribs Web site.

For more information on Merrill Lynch E-Contribs for Small Business Retirement Accounts, ask your Financial Advisor.

\*Inactive employees may still be eligible for contributions.

Securities Products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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